

Set	Items	Description
S1	0	AU=(MARCIAL W? OR MARCIAL, W?)
S2	80394	(EQUITY OR CREDIT)(1N)LINE? ? OR HELOC OR LOC
S3	464918	TRACK? OR TRACE? OR TRACING OR MONITOR?
S4	532787	BORROWER? OR CONSUMER? OR CUSTOMER? OR CLIENT? OR BUYER? OR PURCHASER? OR USER? OR PEOPLE OR SHOPPER? OR PARTY OR PERSON?
S5	488038	DATA() (BASE? OR FILE? OR MINE? OR BANK?) OR DATABASE? OR D-ATAFILE? OR DATAMIN? OR DATABANK? OR STORAGE OR DB OR RECORD? ? OR SERVER OR CENTRAL()FILE
S6	124478	BANK? ? OR FINANCIAL()INSTITUTION? OR S(1W)L OR SAVINGS(1W-)LOAN? ? OR LENDER? ?
S7	146482	JOURNAL? OR LEDGER? ? OR BOOK()KEEP? OR HISTORY OR INTEREST()RATE? ?
S8	1437	S2(5N)S3
S9	252	S8(S) (S4 OR S6 OR S7)
S10	92	S9(S)S5
S11	10106	S4(25N)S6
S12	3144	S11(15N)S5
S13	1	S12(S)S8
S14	235	S12(S)S7
S15	10	S14(S)S2
S16	21	(S10 OR S15) AND IC=G06F-017/60

? show file

File 348:EUROPEAN PATENTS 1978-2004/Jul W01

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File 349:PCT FULLTEXT 1979-2002/UB=20040701,UT=20040624

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16/3,K/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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01706771

**System and method for distributing and redeeming selected coupons**  
**System und Verfahren zum Verteilen und Einlosen von ausgewählten**  
**elektronischen Coupons**  
**Systeme et procede de distribution et d'echange de bons de reduction**  
**selectionnes**

PATENT ASSIGNEE:

NCH Marketing Services, Inc., (4289510), 75 Tri-State International Suite  
4000, Lincolnshire, Illinois 60069, (US), (Applicant designated States:  
all)

INVENTOR:

Marshall, Robert, 4116 Jill Circle, Las Cruces, New Mexico 88991, (US)

LEGAL REPRESENTATIVE:

Becker Kurig Straus (101571), Patentanwalte Bavariastrasse 7, 80336  
Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1398716 A2 040317 (Basic)  
EP 1398716 A3 040609

APPLICATION (CC, No, Date): EP 2002027285 021206;

PRIORITY (CC, No, Date): US 243770 020913

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
IE; IT; LI; LU; MC; NL; PT; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 178

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200412	2776
SPEC A	(English)	200412	6399
Total word count - document A			9175
Total word count - document B			0
Total word count - documents A + B			9175

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION Internet. The distribution center presents coupon offers to a viewer, accepts coupon orders from the **user**, creates the ordered coupons which are preferably encoded with information identifying the requester, reviews the **customer database**, determines whether other coupons would be suitable for supplementing the order, and arranges for dispatch...

...redemption center is actively clearing all coupons that have been used by the mass of **customers** and issued from the distribution center. All pertinent redemption information is analyzed and reported to the issuing manufacturer, and requester redemption datum is added to the **customer database**.

In one embodiment of the present system, coupons offered to the customers are not printed...

16/3,K/2 (Item 2 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS

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01397016

**Electronic sourcing system**

**Elektronisches Verfahren und System zum Suchen von Bezugsquellen**

**Procede et systeme electronique de recherche de la source**

PATENT ASSIGNEE:

ePlus Inc., (3913041), 400 Herndon Parkway, Herndon, VA 20710, (US),  
(Applicant designated States: all)

INVENTOR:

Johnson, James M., 2207 Open Meadow Circle, Bridgeville, PA 15017, (US)  
Kinross, Robert P., 6816 Ricker Court, Ben Avon, PA 15202, (US)  
Melly, Francis J., 401 Amberson Avenue, Apt.244, Pittsburgh, PA, (US)  
Momver, Douglas A., 1225 Skyridge Drive, Upper St. Clair, PA 15241, (US)

LEGAL REPRESENTATIVE:

Merryweather, Colin Henry (83332), J.A. Kemp & Co. 14 South Square Gray's  
Inn, London WC1R 5LX, (GB)

PATENT (CC, No, Kind, Date): EP 1182597 A2 020227 (Basic)

APPLICATION (CC, No, Date): EP 2001126215 950801;

PRIORITY (CC, No, Date): US 288577 940810

DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; NL

RELATED PARENT NUMBER(S) - PN (AN):

EP 697669 (EP 95305364)

INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G06F-017/30

ABSTRACT WORD COUNT: 84

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200209	825
SPEC A	(English)	200209	11982
Total word count - document A			12807
Total word count - document B			0
Total word count - documents A + B			12807

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...SPECIFICATION only RIMS program 44 or Shell program 52 at one time in the foreground on **monitor** 22.

**Local** computer 20 is also provided with a catalog **database** 36 comprised preferably of at least two vendor product catalogs. The catalogs, and hence catalog **database** 36, preferably include such information as part number, price, catalog number, vendor name or I...

...images of or relating to the catalog products. The nature of the business that the **Customer** using electronic sourcing system 5 conducts will determine which product catalogs are made a part of catalog **database** 36.

A feature of the present invention is the ability to search multiple catalogs from...Hit List 47 is produced, as indicated in FIG. 1C. The user would see on **monitor** 22 of **local** computer 20 a Hit List 47 screen representing limited data about all matching catalog items that were located in catalog **database** 36 as a result of the search. A sample Hit List 47 produced from a...bar of Shell 52 that is labelled "Search." Then, a Search screen comes up on **monitor** 22 of **local** computer 20. An exemplary Search screen is shown in Appendix VII. In this screen, the...AS/400) can be independently connected to each local computer 200. Each CSR has a **local personal** computer 220 having a **monitor** 222, a

keyboard 224 and a printer 226. Local computer 220 is provided with programs including requisition/purchasing program 240, Shell program 252 and a graphic **user** interface 254 (preferably EASEL Workbench program 254 for OS/2) for listing items. One or more of these may be copied from **server** 220 when needed. Work-in-progress requisitions 260 are established for each **customer** and are attached to graphic **user** interface 254. **Server** 200 maintains complete requisitions 242, in a manner similar to the manner in which local computer 20 maintains requisition **databases** 42 in the embodiment shown in FIG. 1A.

Normally, in such an environment, the CSR...

16/3,K/3 (Item 3 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01382773

**Method of providing dynamic production material replenishment information via an internet**

**Verfahren zum Erstellen von Informationen über die dynamische Nachfüllung von Produktionsmaterialien über das Internet**

**Methode pour fournir par internet des informations indicatives d'approvisionnement de matériaux de production**

PATENT ASSIGNEE:

Ford Global Technologies, Inc., (2320935), 600 Parklane Towers East, Dearborn, Michigan 48126, (US), (Applicant designated States: all)

INVENTOR:

BURNARD, Mike Robert, 155 Pinehurst Drive, Canton MI 48188, (US)

Lawton, Chen, Sheelin, 6 Mead Pastures Woodham Walter, Maldon Essex CM9 6PY, (GB)

DeMuro, Richard Thomas, 3505 Fox Hunt Drive, Ann Arbor MI 48105, (US)

LEGAL REPRESENTATIVE:

Messulam, Alec Moses et al (33832), A. Messulam & Co. Ltd., 43-45 High Road, Bushey Heath, Bushey, Herts WD23 1EE, (GB)

PATENT (CC, No, Kind, Date): EP 1174807 A1 020123 (Basic)

APPLICATION (CC, No, Date): EP 2001000303 010718;

PRIORITY (CC, No, Date): US 219479 P 000719; US 775787 010203

DESIGNATED STATES: DE; GB; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 146

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200204	635
SPEC A	(English)	200204	3282
Total word count - document A			3917
Total word count - document B			0
Total word count - documents A + B			3917

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...ABSTRACT material used for a product, maintaining the tracked real-time material usage within a computer **database** on a **local** computer network and replicating the **tracked** real-time material usage on a global business network in communication with the local communication network. The method also includes the steps of providing a **user** internet access

to a material usage information web site, identifying if a **user** has permission to access the material usage information web site and selecting a predetermined attribute of the tracked real-time material usage by the **user** . The method further includes the steps of providing the tracked real-time material usage on...

...based on the selected attributes and using the tracked real-time material usage by the **user** in replenishing the material.

**16/3,K/4 (Item 4 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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01251571

**Distribution system, semiconductor memory card, receiving apparatus, computer-readable recording medium, and receiving method**  
**Verteilungssystem, Halbleiter-Speicherkarte, Empfangsapparat, per Computer lesbares Speichermedium, und Empfangsverfahren**  
**Système de distribution, carte memoire a semi-conducteurs, appareil de reception, medium de stockage lisible par ordinateur, et methode de reception**

PATENT ASSIGNEE:

Matsushita Electric Industrial Co., Ltd., (1855508), 1006, Oaza-Kadoma, Kadoma-shi, Osaka 571-8501, (JP), (Applicant designated States: all)

INVENTOR:

Tagawa, Kenji, 5-5-305, Myoukenzaka, Katano-shi, Osaka-fu 576-0021, (JP)  
Hirota, Teruto, 1-20-1-306, Kajimachi, Moriguchi-shi, Osaka-fu 570-0015, (JP)

Matsushima, Hideki, 10989, Bluffside Drive No.3217, Studio City, California 91604, (US)

Kozuka, Masayuki, 501 Coyle Avenue, Arcadia, California 91008, (US)

Inoue, Mitsuhiro, 10989, Bluffside Drive No.3310, Studio City, California 91604, (US)

Uesaka, Yasushi, 2-16-16, Tsutsujigaokakita, Sanda-shi, Hyogo-ken 669-1348, (JP)

Harada, Shunji, 2-20-52, Tamadenishi, Nishinari-ku, Osaka-fu 557-0045, (JP)

Yugawa, Taihei, 708-1-513, Mitsugarasucho, Nara-shi, Nara-ken 631-0061, (JP)

Miyazaki, Masaya, 1-6-14, Asahigaoka, Ikeda-shi, Osaka-fu 563-0022, (JP)  
Nakanishi, Masanori, 3-8-13-1201, Furuichi, Joto-ku, Osaka-shi, Osaka-fu 531-001, (JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietat (100721), Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1081616 A2 010307 (Basic)

APPLICATION (CC, No, Date): EP 119001 000901;

PRIORITY (CC, No, Date): JP 99247922 990901; JP 99258582 990913; JP 99274182 990928; JP 6420001258 000426

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 117

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200110	2151
SPEC A	(English)	200110	19072
Total word count - document A			21223
Total word count - document B			0
Total word count - documents A + B			21223

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION track#x from the user data area 8 on the SD memory card 100, and **records** the read data in the user data area of the local **storage** 32. At step S83, the library control unit 37 performs a secure read of a...

...secure write of the read Title Key Entry into the protected area of the local **storage** 32. Thus, the data set forming the **track** #x is stored into the **local storage** 32.

Following this, at step S78, the library control unit 37 determines whether the variable...

**16/3,K/5 (Item 5 from file: 348)**

DIALOG(R) File 348:EUROPEAN PATENTS

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01230796

**Independent internet client object with ad display capabilities**

**Unabhängiges Internet-Client-Objekt mit der Fähigkeit Werbung anzuzeigen**

**Objet client independant sur l'Internet avec capacite d'affichage d'une annonce**

PATENT ASSIGNEE:

Netzero, Inc., (2978920), 2555 Townsgare Road, Westlake Village, California 91361, (US), (Applicant designated States: all)

INVENTOR:

Haitsuka, Stacy, 458 Belcaroy Way, Oak Park, CA 91362, (US)

Zebian, Marwan, 5737 Kanan Road, no. 323, Agoura, CA 91301, (US)

Mackenzie, Harold, 5727 Briarcliff Road, Los Angeles, CA 90068, (US)

Burr, Ronald, 1052 Country Valley Road, Westlake Village, CA 91362, (US)

Warren, Terry, 12293 Alta Panorama, Santa Ana, CA 92705, (US)

Blaser, Shane, 13502 Andalusia Drive, Camarillo, CA 93012, (US)

LEGAL REPRESENTATIVE:

Wombwell, Francis et al (46022), Potts, Kerr & Co. 15, Hamilton Square, Birkenhead Merseyside CH41 6BR, (GB)

PATENT (CC, No, Kind, Date): EP 1067470 A2 010110 (Basic)  
EP 1067470 A3 020508

APPLICATION (CC, No, Date): EP 2000301827 000306;

PRIORITY (CC, No, Date): US 348411 990707

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 202

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200102	3536
SPEC A	(English)	200102	7096

Total word count - document A 10632  
Total word count - document B 0  
Total word count - documents A + B 10632

INTERNATIONAL PATENT CLASS: G06F-017/60

...CLAIMS a communication link to the monitoring server; and  
transmit information identifying the user to the **monitoring server** .  
38. The **local** device as set forth in claim 31, the **client** monitoring  
application further comprising computer readable program code for  
encoding the monitoring information prior to transmitting the  
monitoring information to the monitoring **server** .  
39. A computer program product comprising a computer usable medium having  
a client monitoring application...  
...pages include keywords, the client monitoring application further  
including computer readable code for operating the **local** device to:  
  
receive from the **monitoring server** a match string;  
test whether the first resource locator string includes the match  
string;  
if...

16/3,K/6 (Item 6 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

01224512

**SYSTEM, METHOD AND PROGRAM FOR ELECTRONICALLY TRACKING THE DISTRIBUTION OF  
ELECTRONIC STORAGE MEDIUM.**

**SYSTEM, VERFAHREN UND PROGRAMM ZUR ELEKTRONISCHEN VERFOLGUNG DER VERTEILUNG  
ELEKTRONISCHER SPEICHERMITTEL.**

**SYSTEME, PROCEDE ET PROGRAMME POUR SUIVRE ELECTRONIQUEMENT LA DISTRIBUTION  
DES MEDIA ENREGISTREMENT ELECTRONIQUE**

PATENT ASSIGNEE:

Research Investment Network, Inc., (3981100), Suite 200, 2355 Main Street  
, Irvine, CA 92614, (US), (Proprietor designated states: all)

INVENTOR:

COLLART, Todd, R., 206 Arbuelo Way, Los Altos, CA 94022, (US)

LEGAL REPRESENTATIVE:

Kuhnen, Rainer Andreas, Dipl.-Ing. et al (7212), Kuhnen & Wacker  
Patentanwalts-gesellschaft mbH, Prinz-Ludwig-Strasse 40A, 85354 Freising  
, (DE)

PATENT (CC, No, Kind, Date): EP 1173837 A2 020123 (Basic)

EP 1173837 B1 040218

WO 2000063861 001026

APPLICATION (CC, No, Date): EP 2000926092 000418; WO 2000US10420 000418

PRIORITY (CC, No, Date): US 295688 990421

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G08B-013/24; G06F-017/60 ; G11B-020/00;

G11B-007/00; G11B-007/007

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200408	1350
CLAIMS B	(German)	200408	1332

CLAIMS B	(French)	200408	1483
SPEC B	(English)	200408	19118
Total word count - document A			0
Total word count - document B			23283
Total word count - documents A + B			23283

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION all three entities (replicator, distributor, and retailer) are able to add tracking information to BCA **database** . Due to complexity and dependencies on existing business systems, the retail tracking concept will be...

...The distributors will be brought in. Retailers will then begin to embrace the ability to **track** based on **local** outlet/store.

Utilization of BCA Identification at the End **Consumer**

As mentioned earlier, when a final user obtains the electronic storage medium, the electronic storage...

**16/3,K/7 (Item 7 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

01080631

**Method and system for out-tasking conversions of message attachments**

**Verfahren und System zum Auslagern der Konversionen von Nachrichtenanhängen**

**Methode et systeme pour sous-traiter les conversions des attaches de messages**

PATENT ASSIGNEE:

Siemens Information and Communication Networks Inc., (2616911), 900 Broken Sound Parkway, Boca Raton, FL 33487, (US), (Applicant designated States: all)

INVENTOR:

Beyda, William J., 21580 Edward Way, Cupertino, CA 95014, (US)

Shaffer, Shmuel, 1211 Cowper Street, Palo Alto, CA 94301, (US)

Bonomo, Paul, 1810 Comstock Lane, San Jose, CA 95124, (US)

LEGAL REPRESENTATIVE:

Allen, Derek et al (55494), Siemens Group Services Limited, Intellectual Property Department, Siemens House, Oldbury, Bracknell, Berkshire RG12 8FZ, (GB)

PATENT (CC, No, Kind, Date): EP 950969 A2 991020 (Basic)  
EP 950969 A3 021204

APPLICATION (CC, No, Date): EP 99104370 990304;

PRIORITY (CC, No, Date): US 62294 980417

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60** ; H04L-012/58

ABSTRACT WORD COUNT: 191

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	1268
SPEC A	(English)	9942	4315
Total word count - document A			5583
Total word count - document B			0



Total word count - documents A + B 5583

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION provides an improvement over the conventional system by providing a format converter 30 at the **server** level. Consequently, if it is determined that a file attachment to an electronic message includes an attachment that cannot be accessed without file-format conversion by the target **client** device 14, 16 and 18, the conversion process may be out-tasked to the format converter 30. If the determination of the capabilities of the target **client** device occurs at the **server** level, the resources of the target device remain free during the entire process. That is, by providing a format check and a capability comparison at the local **server** 12, the process occurs while the target **client** device is off-line and the process is executed in a manner that is transparent to the target device. In this **server** -level embodiment, an application register 34 is utilized by the **local server** to **monitor** the access capabilities of each **client** device, as will be explained more fully below. The **client** devices may be individually polled to determine which file formats are accessible without conversion. Alternatively, the **client** devices may be programmed to provide updates regarding their capabilities.

In another embodiment, the format...

16/3,K/8 (Item 8 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

00874076

**A url rewriting pseudo proxy server**

**Pseudo-Proxy-Server zum Umschreiben von URLs**

**Serveur pseudo proxy pour reecrire un URL**

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,  
(US), (Applicant designated States: all)

INVENTOR:

BLEWETT, Charles Douglas, 15 Niles Avenue, Madison ,N.J 07940, (US)

LEGAL REPRESENTATIVE:

R.A. KUHNEN & P.A. WACKER (101501), Patentanwaltsgesellschaft mbH

Alois-Steinecker-Strasse 22, 85354 Freising, (DE)

PATENT (CC, No, Kind, Date): EP 801487 A2 971015 (Basic)

EP 801487 A3 000119

APPLICATION (CC, No, Date): EP 97105946 970410;

PRIORITY (CC, No, Date): US 631720 960410

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: H04L-029/06; H04L-012/00; H04L-029/12;

H04L-012/14; H04L-029/08; **G06F-017/60**

ABSTRACT WORD COUNT: 77

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9710W2	1067
SPEC A	(English)	9710W2	2594
Total word count - document A			3661
Total word count - document B			0
Total word count - documents A + B			3661

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...CLAIMS as recited in claim 1 comprising the additional step of tracking access of a local **user** to said remote domain through said pseudo proxy **server** .

5. The method as recited in claim 1 comprising the additional step of restricting access...

**16/3,K/9 (Item 9 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

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00739515

**Electronic sourcing system and method**

**Elektronisches Verfahren und System zum Suchen von Bezugsquellen**

**Procede et systeme electronique de recherche de la source**

PATENT ASSIGNEE:

ePlus Inc. (a Delaware Corporation), (3913040), 400 Herndon Parkway,  
Herndon, VA 20710, (US), (Proprietor designated states: all)

INVENTOR:

Johnson, James M., 2207 Open Meadow Circle, Bridgeville, PA 15017, (US)

Kinross, Robert P., 6816 Ricker Court, Ben Avon, PA 15202, (US)

Melly, Francis J., 401 Amberson Avenue, Apt. 244, Pittsburgh, PA 15232,  
(US)

Momyer, Douglas A., 1225 Skyridge Drive, Upper St. Clair, PA 15241, (US)

LEGAL REPRESENTATIVE:

Ayers, Martyn Lewis Stanley et al (42851), J.A. KEMP & CO., 14 South  
Square, Gray's Inn, London WC1R 5JJ, (GB)

PATENT (CC, No, Kind, Date): EP 697669 A2 960221 (Basic)

EP 697669 A3 971001

EP 697669 B1 020619

APPLICATION (CC, No, Date): EP 95305364 950801;

PRIORITY (CC, No, Date): US 288577 940810

DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; NL

RELATED DIVISIONAL NUMBER(S) - PN (AN):

EP 1182597 (EP 2001126215)

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 199

NOTE:

Figure number on first page: 1A

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	1711
CLAIMS B	(English)	200225	846
CLAIMS B	(German)	200225	775
CLAIMS B	(French)	200225	1062
SPEC A	(English)	EPAB96	10564
SPEC B	(English)	200225	10798
Total word count - document A			12277
Total word count - document B			13481
Total word count - documents A + B			25758

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION only RIMS program 44 or Shell program 52 at one time in the foreground on **monitor** 22.

Local computer 20 is also provided with a catalog **database** 36 comprised preferably of at least two vendor product catalogs. The catalogs, and hence catalog **database** 36, preferably include such information as part number, price, catalog number, vendor name or I...

...images of or relating to the catalog products. The nature of the business that the **Customer** using electronic sourcing system 5 conducts will determine which product catalogs are made a part of catalog **database** 36.

A feature of the present invention is the ability to search multiple catalogs from...Hit List 47 is produced, as indicated in FIG. 1C. The user would see on **monitor** 22 of local computer 20 a Hit List 47 screen representing limited data about all matching catalog items that were located in catalog **database** 36 as a result of the search. A sample Hit List 47 produced from a...bar of Shell 52 that is labelled "Search." Then, a Search screen comes up on **monitor** 22 of local computer 20. An exemplary Search screen is shown in Appendix VII. In this screen, the...AS/400) can be independently connected to each local computer 200. Each CSR has a local **personal** computer 220 having a **monitor** 222, a keyboard 224 and a printer 226. Local computer 220 is provided with programs including requisition/purchasing program 240, Shell program 252 and a graphic **user** interface 254 (preferably EASEL Workbench program 254 for OS/2) for listing items. One or more of these may be copied from **server** 220 when needed. Work-in-progress requisitions 260 are established for each **customer** and are attached to graphic **user** interface 254. **Server** 200 maintains complete requisitions 242, in a manner similar to the manner in which local computer 20 maintains requisition **databases** 42 in the embodiment shown in FIG. 1A.

Normally, in such an environment, the CSR...

...SPECIFICATION only RIMS program 44 or Shell program 52 at one time in the foreground on **monitor** 22.

Local computer 20 is also provided with a catalog **database** 36 comprised of at least two vendor product catalogs. The catalogs, and hence catalog **database** 36, preferably include such information as part number, price, catalog number, vendor name or I...

...images of or relating to the catalog products. The nature of the business that the **Customer** using electronic sourcing system 5 conducts will determine which product catalogs are made a part of catalog **database** 36.

A feature of the present invention is the ability to search multiple catalogs from...Hit List 47 is produced, as indicated in FIG. 1C. The user would see on **monitor** 22 of local computer 20 a Hit List 47 screen representing limited data about all matching catalog items that were located in catalog **database** 36 as a result of the search. A sample Hit List 47 produced from a...bar of Shell 52 that is labelled "Search." Then, a Search screen comes up on **monitor** 22 of local computer 20. An exemplary Search screen is shown in Appendix VII. In this screen, the...AS/400) can be independently connected to each local computer 200. Each CSR has a local **personal** computer 220 having a **monitor** 222, a keyboard 224 and a printer 226. Local computer 220 is provided with programs including requisition/purchasing program 240, Shell program 252 and a graphic **user** interface 254 (preferably EASEL Workbench program 254 for OS/2) for listing items. One or more of these may be copied from **server** 220 when needed. Work-in-progress requisitions 260 are established for each **customer** and are attached to graphic **user** interface 254. **Server** 200 maintains complete requisitions 242, in a manner similar to the manner in which local computer 20 maintains

requisition **databases** 42 in the embodiment shown in FIG. 1A.  
Normally, in such an environment, the CSR...

16/3,K/10 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01016687 \*\*Image available\*\*

**SUPPLY CHAIN NETWORK**

**RESEAU DE CHAINE D'APPROVISIONNEMENT**

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US)

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200346696 A2-A3 20030605 (WO 0346696)

Application: WO 2002US38438 20021127 (PCT/WO US0238438)

Priority Application: US 2001333483 20011128

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20548

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... credit facility provides the basis for a master account that is  
available to both the **bank** and the supply chain **server** . A **credit**  
**line** 604 is established within the credit facility 602 for each  
**customer** . The **credit line** is collateralized by invoices. As each  
customer is approved to participate in the invoice financing structure, a  
specific sub- **ledger** account and a credit limit are established for that  
customer.

[02301 When a customer purchases...

16/3,K/11 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00993601 \*\*Image available\*\*

**METHOD AND SYSTEM FOR REGISTRATION AND TRACKING OF ITEMS**

**PROCEDE ET SYSTEME D'ENREGISTREMENT ET DE TRACAGE D'ARTICLES**

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200323569 A2-A3 20030320 (WO 0323569)

Application: WO 2002US28908 20020909 (PCT/WO US0228908)

Priority Application: US 2001318235 20010907; US 200145954 20011106

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY

BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK

(utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK

(utility model) SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 14488

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... property into one or more portfolios, which could then be used as collateral assets. The **lender** places a lien against the title to the collateral item or items and their corresponding tracking numbers 134. The lien is recorded in the **database**. In one embodiment, the **database** updates a lien field of the corresponding item **record** with information about the lien, such as the collateral amount, the identity of the **lender**, and other terms of the lien. In another embodiment, a lien **record** is created in the **database** and links to the corresponding item **record**. Other embodiments can also be used to **record** liens. A sale or transfer of possession of the encumbered tracking checks 136 and corresponding items can not be registered with the **database** until after the **lender** has released the lien or has agreed to the transaction. In one embodiment, the possession of the tracking checks 136 and items can be transferred for certain reasons without the **lender**'s release or agreement, such as for service and repair. Once the loan is repaid or the lien is otherwise satisfied, the **lender** releases the lien, giving the titleholder clear title.

This process also facilitates lender filings of...

16/3,K/12 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00944718 \*\*Image available\*\*

**METHODS AND APPARATUS FOR EXCHANGING METALS**

**PROCEDES ET APPAREIL PERMETTANT L'ECHANGE DE METAUX FERREUX, NON FERREUX ET  
DU GROUPE DU PLATINE**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200277767 A2-A3 20021003 (WO 0277767)  
Application: WO 2002US8792 20020321 (PCT/WO US0208792)  
Priority Application: US 2001814014 20010321

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10488

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... from the previous day may be listed.

A credit relationship form represents a group of **database** fields which may be supplied by a metal seller to indicate that a preexisting bilateral credit relationship exists between that metal seller and one or more metal ?O **buyers** (step 1212). For example, seller A may indicate that he has extended a line of credit to **buyer** B in the amount of \$750,000. The **buyer** 's use of this

**credit** **line** may be **tracked** by the **server** 104 and used to display credit

relationship icons next to anonymous metal lots as described...

16/3,K/13 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00899706 \*\*Image available\*\*

SYSTEM TO FACILITATE COMMERCIAL SUPPORT ASSOCIATED WITH BUYING AND SELLING  
OF COMMODITY PRODUCTS

SYSTEME DE TRAITEMENT DE TRANSACTIONS DESTINE A FACILITER LES ACTIVITES  
D'AIDE AU COMMERCE LIES A L'ACHAT ET A LA VENTE DE PRODUITS ET DE  
MARCHANDISES

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200233835 A2-A3 20020425 (WO 0233835)

Application: WO 2001US32224 20011017 (PCT/WO US0132224)

Priority Application: US 2000693275 20001019

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9554

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... comparing by said financial entity obligations in sum incurred by said  
buyer to

said given line of credit ,

monitoring payments made by said buyer for completion of said  
transactions, and determining by said financial entity the extent of  
credit available to said buyer based on said obligations incurred by  
said buyer , said payments made by said buyer and said given line of  
credit.

21 A method for providing financial guarantees for transactions...

16/3,K/14 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00896432

**SYSTEM METHODS AND COMPUTER PROGRAM PRODUCTS FOR OFFERING CONSUMER LOANS  
HAVING CUSTOMIZED TERMS FOR EACH CUSTOMER**

**SYSTEMES, PROCEDES ET PRODUITS DE PROGRAMMES INFORMATIQUES OFFRANT DES  
PRETS A LA CONSOMMATION PERSONNALISES EN FONCTION DE CHAQUE CLIENT**

Patent Applicant/Assignee:

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Legal Representative:

SILVERIO William R (et al) (agent), Alston & Bird LLP, Bank of America  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200229521 A2 20020411 (WO 0229521)

Application: WO 2001US31257 20011005 (PCT/WO US0131257)

Priority Application: US 2000238186 20001005

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9235

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... 89 basis points must be earned on loan outstandings and 44 basis points on revolving **lines** of **credit** for earnings objectives to be achieved. The pricing will go up if credit risk and...

...7.5% + 0.889 + 2.344%

10.73%

Finally, given a default rate the required **interest rate** for a customized loan to return minimum required return on equity can be calculated. In...

...The following formula is used to determine the customized APR for a one year loan:

**Interest rate** =  $(I + \text{RER } e)$   
 $) - \text{Qdefault rat} * (\text{RecoyM Rate}) - I$   
 $(1 - \text{Default Rate})$   
1 5 Assuming a...

...39%

This calculation is performed by the loan processor module 55, and solves for an **interest rate** that produces the same total return, after adjusting for defaults and recoveries, as the return...

...for default risk. Using the computations above the custom loan manager 20 can offer personalized **interest rates** to customer given a default rate associated with the customer.

FIG. 4 shows a block...

...flow chart illustrating the calculation of personalized loan terms for unsecured installment loans and unsecured **lines** of **credit**, according to one aspect of the present invention. As shown in FIG. 4, a customer...a customer's credit score and a default rating that indicates the probability that the **customer** will default on a loan. Additionally, this data can include data related to the **customer**'s identity, credit checks run on the **customer** by potential **lenders**, public **record** information, collection data, and the like. Additionally, any information about the **customer** stored within the custom loan manager about the **customer** may also be accessed (block 105). After credit application data, third party data (e.g...

...PO Fexp(-rT)N(a1) - VON(a2) 0.8188,

BO - Fexp(-rT), - PO 17.15,

**Interest Rate** =  $\ln(\text{Amount}/\text{BO}) 15e40\%$

Spread = 4.67%1

TABLE 5: Computing Probability of Default From...debt burden (block 11 5)



may be used as the default rate in determining the **interest rate** for a customer's customized loan. According to one aspect of the invention, the loan processing module 55 calculates an **interest rate** base solely on the expected default rate. According to another aspect of the invention, the loan processing module calculates an **interest rate** based entirely upon the risk from debt-burden. According to yet another aspect of the invention the loan 1 5 processing module calculates an **interest rate** based upon the default rate provided by the credit bureau. However, because each of these...

...risk. Regardless of whether a capital adjustment is used, a final price (e.g., **interest rate**) is calculated (block 190) using the method indicated at block 90 of FIG. 3 and...rates in the table are used by the loan processor module 55 in computing the **interest rates** for each loan having a specified asset 1 5 portfolio. Margin 10.00% 20.00...

...rate, for different loan to value ratios, which allows for the 1 5 calculation of **interest rates**, as detailed with reference to FIG. 4. For instance, the loan processor module 55 calculates...

...default rate, less overhead, or other terms that may result in advantageous pricing of the **interest rate**. Preferably the custom loan manager 20 allows a customer to enter multiple scenarios (e.g. ...

16/3,K/15 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00814145

**A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS  
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200146889 A2 20010628 (WO 0146889)

Application: WO 2000US35216 20001222 (PCT/WO US0035216)

Priority Application: US 99470805 19991222; US 99469525 19991222; US  
99470039 19991222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ

EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Filing Language: English

Fulltext Word Count: 98671

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... lab test report, and/or beneficiary certificate. Thereafter, the secondary documents are sent to a **bank** to be checked in operation 508. When operating, the **buyer** accesses the secondary documents via the **bank**. Figure 6 illustrates a variation of the process of Figure 5.

In one embodiment of...

...of a virtual trade financial framework 700. At 702, a buyer 704 applies for a **line of credit** through the buyer's bank 706. The buyer and seller 708 get together and agree...check is sent to the bank (or credit provider) in operation 1604. The buyer's **credit line** is also earmarked in operation 1606 to indicate the amount of the purchase order to...terms/performance required of the seller. Buyer's bank checks and earmarks, , buyer's VTrade **line of credit (LOC)**. Once the **LOC** is earmarked by the bank, confirmation is sent to seller by VTrade. A confirmed...Purchase Order Proforma Invoice to VTrade after completing requirements. VTrade checks and earmarks buyer's **line of credit**. Once the line is earmarked by bank, confirmation is sent to the seller. The seller...

16/3,K/16 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00814140

**A METHOD FOR A VIRTUAL TRADE FINANCIAL FRAMEWORK**

**PROCEDE DESTINE A UN SCHEMA FINANCIER DE COMMERCE VIRTUEL**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200146846 A2 20010628 (WO 0146846)

Application: WO 2000US35429 20001222 (PCT/WO US0035429)

Priority Application: US 99470030 19991222; US 99470041 19991222; US  
99470044 19991222

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FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 106212

Main International Patent Class: G06F-017/60

Fulltext Availability:  
Detailed Description

Detailed Description

... reporting utilizing a network; Figure 64 is a flowchart of a process for approving a **line of credit** of a buyer utilizing a network; Figure 65 is a flowchart illustrating a process for...and minimum down time. One of the primary contributing factors to high performance in client/**server** environments is a good network design.

A good network design can only be achieved through...labs, which can be stationery or portable, rely on videotape and screen capture methods to **record** how users interact with prototype systems. Within a few hours of testing, lab administrators can...

16/3,K/17 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806384

**NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF**

**GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

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DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 171499

Main International Patent Class: **G06F-017/60**

Fulltext Availability:  
Detailed Description

Detailed Description

... going through the network. For instance, an NCB3 may be unreliable if generated by third **party** switches in the telecommunications network.

This embodiment relates to switches of a telecommunication network that generate call **records** using a flexible and expandable **record** format. The call **record** formats include a small (preferably 32-word) and a

large (preferably 64-word) expanded format...

16/3,K/18 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00806383

**COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
AND METHOD THEREOF**

**PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES  
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN  
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET  
PROCEDE ASSOCIE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... a voice-grade telephone line. New technology, however, has been  
improving the performance of these lines .

The Internet is composed of a great number of individual networks,  
together forming a global...

16/3,K/19 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00805486

\*\*Image available\*\*

**SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH  
INTERNET E-COMMERCE AND ANCILLARY SYSTEMS**

**SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION  
D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES**

Patent Applicant/Inventor:

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Legal Representative:

CONLEY ROSE & TAYON P C (agent), P.O. Box 398, Austin, TX 78767, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139077 A2 20010531 (WO 0139077)

Application: WO 2000US32064 20001122 (PCT/WO US0032064)

Priority Application: US 99447512 19991123

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23977

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... of claim 104, wherein one or more of the one or more credit items are  
lines of credit .

107. The method of any of the preceding claims, further comprising:

receiving a priority for...instructions 728

706 718

Funds transferred from Funds transferred to Employer provides E

Emplo er **bank** account Deduction **Server Server** with **bank** a  
electronically 720 information

707 736

Required **User** funds retained Funds transferra

by Deduction **Server** Deduction **Server** sends Employer **bank** a(

708 reminder to Employer to re- electronicali,

initiate, change, or remove 738

set up for future pay periods

Remaining funds 722

transferred to other payee

**bank** accounts

710

u geting

20

**User** subscribes to

budgeting service

502

4

**User** sets up a budget:

using a GUI

504

@i

Perform Deduction **Server** Send accumulation

p[rocessing notification to User

506 512

4 t

Determine if correct amou...GUI to

Credit Service

670

S User receives credit card and  
re application Yes > **line** of **credit** with a maximum  
approved? combined credit limit.

672 676

No

Credit card is used as a  
standard card. **Credit line**

Notify User of serves to cover deduction  
Denial shortages

674 678

User generates credit  
balances...

16/3,K/20 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00774520 \*\*Image available\*\*

**ELECTRONIC PURCHASE OF GOODS OVER A COMMUNICATION NETWORK INCLUDING  
PHYSICAL DELIVERY WHILE SECURING PRIVATE AND PERSONAL INFORMATION  
ACHAT ELECTRONIQUE DE BIENS SUR UN RESEAU DE COMMUNICATION COMPRENANT UNE  
LIVRAISON PHYSIQUE TOUT EN ASSURANT LA SECURITE DES INFORMATIONS  
PRIVEES ET A CARACTERE PERSONNEL**

Patent Applicant/Assignee:

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Legal Representative:

MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200108066 A1 20010201 (WO 0108066)

Application: WO 2000US19888 20000720 (PCT/WO US0019888)

Priority Application: US 99360812 19990726

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 36118

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... be provided that links transaction data, as described below. Other  
parties such as the third **party bank** I 1 6 may also have a **database**  
such as a transaction **database** 117 that stores transaction data (e.g.,

as shown in Fig. 6). As pointed out...information to the proxy system's bank B', then the proxy system will need a **credit line** with B' (fourth ...providing the session identifier #F and the confirmation H. In step 2 1, the 2o **bank B** nets the transactions as illustrated in Fig. 5, including payment of a fee to the proxy **party**, as follows: the **Customer C** is charged \$Y; and settles with the **bank B**; the retailer R is paid \$Y less the customary transaction fee by the **bank B**; and the proxy **party** (iPrivacy) is

61

paid a percentage of the transaction fee by the **bank B**. The **bank B**'s transaction data, stored in a transaction **database** II 7 (Fig. 3B), is shown in Fig. 7, where time T indicates transactions relating...content filtering, the user proxy software and/or proxy computer software also removes private past **history** from the content portion of the message to be transmitted to the designated WebPage. The...

16/3,K/21 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00548213 \*\*Image available\*\*

**SYSTEM AND METHOD FOR SYSTEM TO SYSTEM CREDIT INFORMATION TRANSMISSION  
SYSTEME ET PROCEDE PERMETTANT DE TRANSMETTRE DES INFORMATIONS DE CREDIT DE  
SYSTEME A SYSTEME**

Patent Applicant/Assignee:

EQUIFAX INC,

Inventor(s):

WALLACE David L,

HAMMOND Marguerite Anne,

HEADLEY Judy,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200011586 A1 20000302 (WO 0011586)

Application: WO 99US18725 19990819 (PCT/WO US9918725)

Priority Application: US 9897329 19980820; US 99376294 19990818

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15007

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... Status Code 036081 - "Suspended"

(continued) 036082 - "Account NOT included in bankruptcy"

036083 - "Paid - was public **record** "

036084 - "Account assumed by third **party** "

036085 - "Account secured"

036086 - "Arrangement made for partial payment"

036087 - "Paid - from insurance"

036088 - "Payment deferred"

036089 - "Involuntary Repossession"

Account Type Code 039011 - "**Bank** - Credit/Charge"

039012 - "Retail - Credit/Charge"

039013 - "T&E - Credit/Charge"  
 039014 - "Personal **Line** -Of- **Credit** "  
 039019 - "Other Revolving or Charge/Credit"  
 039021 - "AutomobileNehicle Loan/Lease"  
 039022 - "Durable Consumer Goods Loan..."  
 ...039039 - "Other Banking/Finance Services"  
 039041 - "Commercial Loan (Primary)"  
 039042 - "Commercial Loan (Additional)'  
 039043 - "Commercial **Line** -Of- **Credit** "  
 039044 - "Commercial Real Estate Loan"  
 039049 - "Other Commercial Credit/Loan"  
 Address Type Code 007001 - "Personal...0 1 2009 - "Other / Unknown"  
 Portfolio Type Code 038001 - "Installment"  
 038002 - "Revolving"  
 038003 - "Open"  
 038004 - " **Line** of **Credit** '  
 038005 - "Checking"  
 038006 - "Savings"  
 038007 - "Mortgage"  
 Code Type Value/Description  
 Position Title Code 024001 - "Human..."